

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In Re: §  
§  
DONALD E TAYLOR § Case No. 17-14757  
SHEILA M TAYLOR §  
§  
Debtors §

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Peter N. Metrou, Trustee, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00AM on May 4, 2018 in Courtroom ,

Joliet City Hall  
150 West Jefferson Street, 2nd Floor  
Joliet, Illinois 60432

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 3/28/2018

By: /s/ Peter N. Metrou  
Chapter 7 Trustee

*Peter N. Metrou, Trustee  
123 W. Washington St.  
Suite 216  
Oswego, IL 60543*

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

<b>IN RE:</b>	) <b>CASE NO. 17-14757</b>
	) <b>CHAPTER 7</b>
<b>DONALD E. TAYLOR and</b>	)
<b>SHEILA M. TAYLOR</b>	)
<b>Debtor(s).</b>	) <b>JUDGE PAMELA HOLLIS</b>
	) <b>(Joliet)</b>

**NOTICE OF MOTION**

To: See Attached Service List

**TRUSTEE'S CERTIFICATE OF SERVICE FOR**  
**NOTICE OF TRUSTEE'S FINAL REPORT**

**PROOF OF SERVICE**

I, the undersigned attorney, certify that I served a copy of this Notice and attached Motion upon the person(s) listed above by mailing the same in a properly addressed envelope, postage prepaid, and placed in a U.S. depository in Oswego, Illinois on the 28th day of March, 2018, unless a copy was served electronically which occurs automatically upon the filing of the aforesaid document with the Bankruptcy Clerk of the Court.

/s/ Peter N. Metrou  
**Bankruptcy Trustee**

Prepared by:

**PETER N. METROU**

Metrou & Associates, P.C.

123 W. Washington St., Ste. 216

Oswego, Illinois 60543

(630) 551-7171

Sent Via First-Class Mail

Athletic and Therapeutic Inst.  
P.O. Box 371863  
Pittsburgh, PA 15250-7863

Athletico Ltd  
Attn Collections Dept  
709 Enterprise Drive  
Oak Brook, IL 60523-8814

ATI Physical Therapy  
Attn: Collections  
P.O. Box 371863  
Pittsburgh, PA 15250-7863

Barclays Bank Delaware  
100 S West St  
Wilmington, DE 19801-5015

Capital One, N.A.  
c/o Becket and Lee LLP  
PO Box 3001  
Malvern PA 19355-0701

Chase Card  
Attn: Correspondence  
Po Box 15298  
Wilmington, DE 19850-5298

Citibank North America  
Citicorp Credit Svcs/Centralized Bankrup  
Po Box 790040  
Saint Louis, MO 63179-0040

Citibank, N.A.  
c/o Quantum3 Group LLC  
PO Box 280  
Kirkland, WA 98083-0280

Citibank/Sears  
Citicorp Credit Services/Attn: Centraliz  
Po Bopx 790040  
Saint Louis, MO 63179-0040

Citicards Cbna  
Citicorp Credit Svc/Centralized Bankrupt  
Po Box 790040  
Saint Louis, MO 63179-0040

Citicards Cbna  
Po Box 6241  
Sioux Falls, SD 57117-6241

Comenity Bank/PacSun  
Po Box 182125  
Columbus, OH 43218-2125

Comenity Bank/Victoria Secret  
Attn: Bankruptcy  
Po Box 182125  
Columbus, OH 43218-2125

Department Stores National Bank  
c/o Quantum3 Group LLC  
PO Box 657  
Kirkland, WA 98083-0657

Discover Bank  
Discover Products Inc  
PO Box 3025  
New Albany, OH 43054-3025

Discover Financial  
Po Box 3025  
New Albany, OH 43054-3025

Donald E Taylor  
1706 Prairie Wind Drive  
Joliet, IL 60435-0686

EdFinancial Services, Llc  
298 North Seven Oaks Dr  
Knoxville, TN 37922-2369

Financial Plus Cu  
800 Chestnut St  
Ottawa, IL 61350-4997

First National Bank of Omaha  
1620 Dodge Street, Stop code 3105  
Omaha, NE 68197-0002

First National Bank  
Attn: FNN Legal Dept  
1620 Dodge St Mailstop Code 3290  
Omaha, NE 68102-1593

INTERNAL REVENUE SERVICE  
CENTRALIZED INSOLVENCY  
OPERATIONS  
PO BOX 7346  
PHILADELPHIA PA 19101-7346

Kohls/Capital One  
Kohls Credit  
Po Box 3043  
Milwaukee, WI 53201-3043

Merchants Credit Guide Co.  
223 West Jackson Blvd #700  
Chicago, IL 60606-6914

Merchants Credit  
223 W Jackson Blvd  
Ste 700  
Chicago, IL 60606-6914

Miramed Revenue Group LLC  
Dept 77304  
P.O. Box 77000  
Detroit, MI 48277-0304

Molecular Imaging  
28489 Network Place  
Chicago, IL 60673-1287

PYOD, LLC its successors and assigns as  
assi  
of Citibank, N.A.  
Resurgent Capital Services  
PO Box 19008  
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Quantum3 Group LLC as agent for  
Comenity Bank  
PO Box 788  
Kirkland, WA 98083-0788

Regions Mortgage  
Bankruptcy  
Po Box 18001  
Hattiesburg, MS 39404-8001

Visa Dept Store National Bank/Macy's  
Attn: Bankruptcy  
Po Box 8053  
Mason, OH 45040-8053

Sheila M Taylor  
1706 Prairie Wind Drive  
Joliet, IL 60435-0686

Transworld Systems Inc.  
500 Virginia Drive #514  
Fort Washington, PA 19034-2707

**Sent Via ECF**

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U.S. Bankruptcy Court  
Eastern Division  
219 S Dearborn  
7th Floor  
Chicago, IL 60604-1702

Ronald D Cummings  
Ronald D Cummings  
22600 Deer Path Lane  
Plainfield, IL 60544-2180

Patrick S Layng  
Office of the U.S. Trustee, Region 11  
219 S Dearborn St  
Room 873  
Chicago, IL 60604-2027

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In Re: §  
§  
DONALD E TAYLOR § Case No. 17-14757  
SHEILA M TAYLOR §  
§  
Debtors §

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SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of	\$	199,000.00
and approved disbursements of	\$	180,168.10
leaving a balance on hand of <sup>1</sup>	\$	18,831.90

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Peter N. Metrou	\$ 10,000.00	\$ 0.00	\$ 10,000.00
Trustee Expenses: Peter N. Metrou	\$ 87.82	\$ 0.00	\$ 87.82
Attorney for Trustee Fees: FactorLaw See Dckt #45	\$ 3,080.00	\$ 3,080.00	\$ 0.00
Accountant for Trustee Fees: Kutchins Robbins & Diamond Ltd.	\$ 918.00	\$ 0.00	\$ 918.00
Charges: CLERK OF THE BANKRUPTCY COURT	\$ 181.00	\$ 0.00	\$ 181.00
Total to be paid for chapter 7 administrative expenses			\$ 11,186.82
Remaining Balance			\$ 7,645.08

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 1,185.69 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
2	INTERNAL REVENUE SERVICE	\$ 1,185.69	\$ 0.00	\$ 1,185.69
Total to be paid to priority creditors				\$ 1,185.69
Remaining Balance				\$ 6,459.39

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 21,105.81 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 30.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	DISCOVER BANK	\$ 13,189.96	\$ 0.00	\$ 4,036.76
2	INTERNAL REVENUE SERVICE	\$ 307.55	\$ 0.00	\$ 94.13
3	FIRST NATIONAL BANK OF OMAHA	\$ 479.37	\$ 0.00	\$ 146.71
4	CAPITAL ONE, N.A.	\$ 711.54	\$ 0.00	\$ 217.77
5	CAPITAL ONE, N.A.	\$ 892.06	\$ 0.00	\$ 273.01
6	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE	\$ 2,766.37	\$ 0.00	\$ 846.64

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
7	QUANTUM3 GROUP LLC AS AGENT FOR	\$ 106.12	\$ 0.00	\$ 32.48
8	QUANTUM3 GROUP LLC AS AGENT FOR	\$ 1,270.53	\$ 0.00	\$ 388.84
9	CITIBANK, N.A.	\$ 937.31	\$ 0.00	\$ 286.86
10	DEPARTMENT STORES NATIONAL BANK	\$ 445.00	\$ 0.00	\$ 136.19
Total to be paid to timely general unsecured creditors				\$ 6,459.39
Remaining Balance				\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Peter N. Metrou

Chapter 7 Trustee

Peter N. Metrou, Trustee  
123 W. Washington St.  
Suite 216  
Oswego, IL 60543

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.